empowered

Equipped for a fuller life

Volume 1 Issue 1

VISIT…

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Empowered Magazine
Volume 1 Issue 1

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Welcome friends

The winter season is upon us, and this is a great time to try out a new skill if you haven't already. Canning and freeze-drying your food is an excellent way to prep for an emergency. Check out some of our ideas and see where you might want to start!

Blessings,
Leslie & DeAnna

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We are so excited that you are joining us for our second issue of The Empowered Magazine. If you didn't get the Premier Issue, pop onto the website and order it (theempoweredmagazine.com). You can get that issue in digital and print versions, which brings us to an exciting announcement. We are always offering our magazine titles on a digital platform, but now we are offering a print version for every issue of The Empowered Magazine. We do not provide it as a subscription at this time, but you can order each issue individually in print format. Digital subscriptions are always available. We hope to enter into a subscription format as early as possible in 2023.

In light of upcoming concerns, we at The Empowered Magazine want to be able to give you the most detailed information we can say about concerns that you have. We always have our ears to the ground and want to address the most significant issues in our communities.

Right now, the most prominent issues our readers want to know about are how to supply food for ourselves in the event of food shortages and what types of supplies we need in different emergencies. In this issue, we focus heavily on these topics and are going to start preparing you for ways to prepare and store food, and what are some of the best emergency supplies to have on hand.

We will present a series of articles on these topics, as well as our other topics of finance, self-defense, and everyday tasks. In the event of an EMP, or other emergencies, we recommend printing out any information you deem necessary if you are only getting the digital version of our publication. We want to ensure you have the information available at your fingertips to keep your family safe during emergencies or disasters.

Most of the information you will read on our pages is written by those with personal experience of what worked for them. Not everyone is an expert, which makes each article relatable for those of you who are new to emergency preparedness. Your specific needs may vary from topic to topic, so please send us a message if we missed something so we can share that knowledge with others as soon as possible. As we grow, our mission is to share information and help you create a community and be prepared for all situations.

God Bless,

DeAnna Kane
Editor-in-Chief

Leslie Callaway
Executive Editor

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Sourdough bread to live for! Meet Archie, the sourdough starter that may quite possibly change the way you think about store-bought bread.

Investment Tip

Do not try to time the Market bottom. If you like a high-quality stock, buy it when it’s on sale.

Being Rich vs Building Wealth

By Craig Saloner

Welcome to personal finance. Our goal is to inform and educate you in all aspects of money because money is essential. Money is a force that influences and affects so many facets of our lives. Having enough money makes it easier to take care of yourself, your family, and your community.

I want to introduce the idea that there is a system for building wealth and becoming rich. It's not just some random act, a chance encounter, or a lucky lotto ticket that propels people into financial abundance. Tools, methodologies, and mindsets dramatically improve your chance for wealth to blossom when combined in the correct order at the right time.

Unfortunately, our education system has likely failed to give you any guidance around personal finance, choosing instead to teach about ancient Mesopotamia and quadratic functions. How are you supposed to know if no one taught you about money? How can you understand investing, diversifying, and managing your money if nobody guides you? It's as if you were asked to play a game but never taught the rules. It can confuse and overwhelm you, leaving you tired, broke, and frustrated.

I like to teach that the steps you take to grow a garden are the exact steps you take to grow your money. Even if you have never grown fruit or veggies, understanding the metaphor can help you understand your finances. For example, if you wanted to develop a garden, you would first look at the current landscape. What is the state of your garden at this moment? What is growing, and what is dying? Is the soil healthy, or is it full of weeds and rocks? Is your irrigation working, and are the timers set correctly? Are you proud of your garden, or do you avoid it, hoping it will miraculously blossom?

The same principles apply to your money. The first thing you want to do is observe your financial landscape. What is the status of your finances at this moment? What do you own versus what you owe? How much do you earn versus what do you spend? Are you living within your means, or are you spending your hard-earned money and financing it with expensive credit card debt? Are you investing, and are those investments performing well? Are you proud of your financial garden, or do you avoid it like you avoid your ex-boyfriend at your high school reunion?

You get a pulse on your current finances by having financial statements. Financial statements are a snapshot letting you know the health of your money garden. If you have ever run or operated a business, having up-to-date financial statements is imperative to understand how the company is doing. Not having these crucial documents every month would be like sailing the sea without a compass. Yet most people don't seem to have the same consideration for the "family" business, a.k.a. your finances. They earn and spend without tracking or monitoring where the money is going.

The first financial statement you want to have is a personal balance sheet. The balance sheet tracks all your assets minus all your liabilities. The difference is your net worth. Net worth is a significant indicator of your wealth. Remember, there is a distinction between making money and building wealth. There are many ways to make money. You can get a job or start a business. You can inherit money, make money in the stock market, or slot machines. However, building wealth means acquiring assets and growing your net worth. It requires investing in stocks, bonds, real estate, or other investments.

Many think building wealth is complex or reserved for money managers and wall street men. That is not true. It takes time, it takes discipline, and it takes a system. It requires understanding and planning, but when implemented correctly can create a life of joy and abundance.

I had a client named Eva who thought she was just over broke. She was always stressed about her finances and thought she would never be able to retire comfortably. After filling out the personal balance sheet template, she began to uncover assets she wasn't even aware of. Her 401k was worth more than she thought. She owned a small house, and along with her savings accounts, jewelry, and other investments, her net worth was way more than she realized. We then automated her finances to ensure that a percentage of her working income went directly into long-term investments. Her money is now growing on a compounded basis, and her nervous system is relaxed, knowing she is on her way to meeting her financial goals.

You will grow a healthy and abundant garden when you understand your current finances. Knowing where you are will allow you to effectively and logically plan how to get where you want to be. With proper planning and suitable systems, you can do it.

If you would like a FREE copy of the personal balance sheet template, please email me at:
info@empoweredwealth4women.com, and I will gladly send it to you.

To Your Continued Abundance.

Craig Saloner, a personal finance coach for fifteen years, has helped individuals and couples grow their wealth. He is the creator of the Empowered Wealth for Women course and is a conscious investor, businessman, teacher, and speaker. He is happily married and has three beautiful kids.

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Understand Money *And* Become Debt Free

By Ty Nichols

Money.

Charles Munger, Vice Chairman of Berkshire Hathaway, once said, “Show me the incentive, and I’ll show you the outcome.” The reason for the lack of basic understanding of the nature of money is simple: there are massive incentives to keep money obscure, complex, and seemingly impossible to comprehend.

Despite Munger’s assertion, these articles are designed to help us understand money. Let’s go!

Money enables us to trade. It isn’t the only store of value we can use to trade, but it is the most popular. Market actors agree to exchange “x” for “y.” Western culture has elevated money as the most valued thing to trade for—our entire way of life centers around accumulating cash at the expense of almost everything else. The desire to get stuff (cars, homes, boats, TVs, phones, computers, etc.) drives decisions and, like it or not, openly displays our priorities as individuals and as a society. However, what most people usually realize too late in life is that money can’t guarantee safety, health, or happiness. No matter how much money one acquires, everyone is susceptible to sickness, troubles, and death. Money is not a “fix-all.”

Money acts as a powerful tool to measure, among other things, the value of work. People trade their time (the most valuable commodity we have as humans) for dollars. In other words, when someone takes a job that pays a specific rate per hour, they agree with the purchaser of their time (the employer) and how valuable that hour is. Exchanging time for money has become necessary because it is tough for the modern-day person to do it all. Significantly few people can build their own houses, grow their food, make their clothes, etc. We’ve realized that specialization makes for a much more efficient society. Most people are paid for their profession and, in turn, spend their earned money on other goods and services provided by other specialists. For an interdependent community to function correctly, all depends upon money that accurately reflects and holds value.

In a moral monetary system, money is earned and exchanged through voluntary transactions. In a corrupt financial system, transactions are non-voluntary. For instance, when cash is hard to steal, the community tends to have a system that rewards people for hard work and utilizes money that holds its value. When money is easy to steal, it incentivizes theft, discouraging people from freely participating in the market and discouraging hard work. Therefore, ideal money would make honest work voluntary and hard to steal.

Conversely, morally repugnant money would make honest work difficult and theft easy. Unfortunately, this is the case with the monetary system we have today. We participate in a morally repugnant economic system.

In 1971 Richard Nixon removed the United States from the gold standard. Since breaking the dollar's peg to gold, it has lost over 96% of its relative value. This is due to one of the disastrous effects of the prevailing financial system: inflation. I’ll talk more about inflation in the following article but for now, let’s get practical.

In last month’s edition, I wrote about the importance of having a personal budget, focusing on four main dials on our financial control panel to help us achieve our financial goals:

1) Income
2) Expenses
    a. Paying off bad debt. (Credit Cards)
3) Savings
4) Investments

Before we can begin to build our investment portfolio, we first need to get our debt under control. According to Wallet Hub’s credit landscape report, the average credit card interest rate is between 15.16% for excellent credit and 23.87% for fair credit. Ouch! If we overspend and put the excess expenditures on credit, reaching our financial goals and becoming an investor becomes almost impossible.

For instance, if you have a $1000.00 balance on a credit card, stop charging, and make your minimum payments on time every month to get out of debt, it will take 62 months to eliminate the balance in full. That’s just over five years to repay a $1000.00 balance. (www.debt.com). Even if you made a minimum $40.00 payment a month, at 20% APR, it would still take you two years and nine months to pay off the balance. (www.dollartimes.com)

On the flip side, if you invested $1000.00, added $40.00 per month to the investment for three years, and earned an estimated 4% compounded monthly, your balance would be $2,660.00 at the end of the third year. (www.nerdwallet.com). What a turnaround! We should all get out of bad debt first because we will never be able to earn what the banks charge us in interest on our debt. The banks want us to depend on them by keeping us in debt for our lifetime.

Let's look at this from a different angle; if you had $1000.00 of debt, and $1000.00 of cash sitting in a savings account, you'd be far better off taking the $1000.00 in the savings account and paying off the debt. Your cash flow would immediately increase by the money you do not have to pay to the monthly bank interest. Rather than send the bank the $40.00 payment on the debt, send yourself the $40.00 and invest in your future!

Let's say you have $8,000.00 of debt on four different cards, each card charging you a different interest rate, and you want to get out of debt as fast as possible. I am about to show you the avalanche method of debt repayment.

1) Card 1 $2000.00 at 21% APR – Minimum payment is $54.00 (Five years, total interest paid $1258.00)
2) Card 2 $2000.00 at 19% APR – Minimum payment is $52.00 (Five years, total interest paid $1,123.00)
3) Card 3 $2000.00 at 17% APR – Minimum payment is $49.83 (Five years, total interest paid $990.00)
4) Card 4 $2000.00 at 24% APR – Minimum payment is $58.00 (Five years, total interest paid $1468.00)

Total Payments: $ 213.83 per month.

First, add $50.00 to your minimum payment on your highest interest rate card, in this case, card #4. Your monthly payment will increase to $108.00 for card #4 and $263.83 for all four cards. You will pay card #4 off in 24 months rather than 60 months. Boom!

As soon as card #4 is paid off, take the $108 you are now saving and add it to your payments on Card #1. Card #1's balance at this time will be $1,439.29. Making payments of $108.00 + $54.00 = $162.00. It will take you nine months to pay card #1 off. Boom!

We are now 33 months into our avalanche debt reduction program. Take the $162.00 and add it to card #2's payment of $52.00 for a total of $214.00. Card #2's balance will be $1127.57. It will take you five months to pay it off. Boom!

Finally, take the $214.00 and add it to the minimum payment of card #3 of $49.83 for a total of $263.83. This card's balance will be $927.66 at the time. This card will be paid off in 3 months. Boom!

You are out of debt!

You saved yourself tons of interest, cut off a full 19 months on your "regular minimum payment plan," and freed up $263.83 of cash flow per month to start your investment plan. $263.83 x 19 months = $5012.77 ahead of where you would have been had you just made your minimum payments on all four cards for 60 months.

Getting out of bad debt is any investor's first step before investing a dime into other asset classes.

Next time we will discuss inflation and how it affects your decisions regarding asset allocating money to your investment portfolio.

Ty Nichols is a speaker, author, and bitcoin maximalist. He has been featured on James Dobson's Focus on the family and speaks on college campuses against drug and alcohol abuse. He lives in Los Angeles with his family.

Tips to buying a house like a pro

By Chantay Bridges

The thought of buying a house can not only be daunting, but it can also be confusing. Armed with little to no knowledge will make buying a home more complicated than it needs to be. One of the best things about being prepared when buying a house is that you are armed to negotiate with the best! When you ask the right questions about different topics, you will not only look like a pro who has done her research, but you will also show that you are a formidable buyer who is less likely to be taken advantage of when signing the papers. Here are some of my top ten tips for making an intelligent purchase when buying a house:

1) YOUR NEIGHBORS COULD AFFECT YOUR RESALE VALUE:

No one, absolutely no one, wants to purchase a house next door to a junkyard. If your neighbor, for whatever reason, decides that leaving an old fridge in the front yard is a good idea, it could affect how a potential buyer sees you and the neighborhood in general. That neighbor who refuses to mow their lawn could give the impression that it's owned by a squatter leaving all sorts of things to the imagination.

2) MAYBE YOU'RE QUALIFIED, BUT CAN YOU AFFORD IT?

Despite what the lender and your pre-qualification say, do your due diligence. Take a good look at what you bring in, how much you owe, and what you can genuinely afford. It may be much less than what they say for you to live comfortably, continue traveling, and do those extra things. You can go ahead and buy but buy at a price that's right for you.

3) YOU MAY LOVE IT, BUT YOU MAY NOT BE THE ONLY ONE

It may seem like your Realtor wants a sale, but they may have been in this business for a long time and know how competitive it can be. While you are walking through, admiring the built-ins, someone else could submit an offer and get it accepted on your dream home. When the market is tight, take their advice and don't stew too long in making your decision. Dream homes in the right area don't come along every day.

4) NEGOTIATE, NEGOTIATE, NEGOTIATE!

Real estate is all about negotiation. What one person paid may be different from another. Yes, the seller may be willing to throw in that Parisian rug you love and the sofa. You could even find yourself moving in earlier or later. Nothing is off the table. Have your agent add it to the contract and see how it goes.

5) ANYTHING AND EVERYTHING COULD BE A DEAL BREAKER

When buying a house and in escrow, be extremely careful of your spending. This is not the time to purchase anything new, open an account, or close one. You don't want anything to happen that could alter your status from being approved for a loan to being unapproved. You never know exactly how close you are or the margins. Please don't risk it. Save that new car purchase until you close and have the keys.

6) NEVER GO IT ALONE

Buyers do not pay commission; therefore, there is no reason to go it alone. Let a good Realtor be your eyes and your ears. They are not only experienced but will notice something that you did not. Not to mention strategize on your behalf and work to get you a better deal than you could ever do alone. What you perceive as a good deal may or may not be, but the professional will know even when you don't.

7) ASK QUESTIONS AGAIN AND AGAIN

Even if you already inquired, ask any questions if there is something you are unsure about. Better yet, request it in writing. Make sure you know and understand your commitment, the contract, and the reports. Go ahead and ask away, especially before you close. You don't want to wait until you sit in the living room watching your favorite tv show, wondering, “did the seller say the roof leaked?” Keep questioning until you feel satisfied and armed with enough information that makes you feel comfortable with your purchase.

8) NEVER FOREGO INSPECTIONS

Yes, the market may be competitive at times. You hear that if you request an inspection, they will probably go with the other buyers. It's better to know what you are buying ahead of time than to discover later or after the fact. Without an inspection, you may not find out until later that several costly repairs were needed. Would you pay $10,000 for an old car with 200,000 miles that had been in a flood? Even if you decide to purchase the vehicle, you will alter your offer based on the known facts. If you don't see the home's actual condition, how do you know if you are getting the best bang for your buck? You don't.

9) THE SELLERS DON'T KNOW EVERYTHING ABOUT THE HOME

Owning the home does not equate to being privy to everything about the house. Many don't even occupy it or have had tenants in it previously. They are only obligated to disclose what they know. There may be some things they did not share because they weren't aware of that issue. Here's where you want to review all reports, such as inspection, appraisal, termite, natural hazards, etc., with your Realtor. Let them help you to navigate and interpret what you are reading/seeing.

10) THERE ARE A MYRIAD OF WAYS TO BUY A HOME

There are many ways to purchase a home. While one person saved for several years, another utilized their veteran's benefits or participated in a first-time home buyers program. Find out what's available and where you may fit. Lenders tend to love sharing about first responder programs and offers banks have. Are you a teacher, firefighter, or police officer? There may be something out there for you. Do you want a fixer? Some loans will include capital for rehabilitation. Explore your options and know there are many.

Chantay Bridges has been in real estate for over 20 years. She and her husband live in Los Angeles, California.
chantayclarkbridges.exprealty.com

Housing Tip

If you are waiting to sell your home in today's market because you believe you have lost value for your home based on numbers from the last six months to two years, remember that the value of your home during that time was based on unprecedented figures. The housing market skyrocketed to exorbitant pricing, often unrealistic and unattainable for many. Look at what you paid for your house and what you can get today. If you can get a higher price than what you paid, you have made a profit on your investment.

For example, let's say you purchased your home for $500,000; a year ago, its estimated value was $1,000,000. This year, your home is valued at $800,000. That is not a $200,000 loss but a $300,000 gain on your investment.

Take the win!

Money Tip

In case of an emergency, always try to have three months' worth of cash on hand to take care of yourself and your family. If there is a run on the banks, you don't want to be left holding an empty bag!

What Exactly is an EMP?

By Matthew Willson

"There is no such thing as luck; there is only adequate or inadequate preparation to cope with a statistical universe."—Have Space Suit, Will Travel by Robert Heinlein

You may have heard of EMP, or electromagnetic pulse, in connection with nuclear explosions. During weapons tests in the early 1960s, it was discovered that the EMP from a high-altitude nuclear explosion could damage electronics on the ground. How does that work? Electricity and magnetism go hand in hand. Moving charged particles produce a magnetic field, and a moving magnetic field produces a current (moving charged particles). For example, if you sweep a magnet past a copper wire, you will "induce" a current in the wire. This is the basis for much of our technology, such as a transformer or a radio antenna.

The EMP from a nuclear weapon is incredibly short—measured in nanoseconds (billionths of a second)—but very intense. Such a pulse can induce a current in electronic circuits powerful enough to burn out components. Thus the computer-controlled fuel injection in a car or the control circuits in water and sewage pumps might suddenly cease functioning. Microelectronics are everywhere. Some devices might survive, depending on their distance from the EMP or because they are shielded by other metals surrounding them.

A politically and economically unstable world armed with nuclear weapons is not the only cause for alarm. The Earth and Sun are part of a gigantic electric circuit. Charged particles from the Sun, the so-called solar "wind," actually accelerate as they get farther from the Sun, meaning they are in an electric field. Some of that current flows down through the layers of Earth's atmosphere, giving us auroras, lightning, and other weather.

The EMP of a nuclear weapon has three parts. That initial pulse is called "E1." Parts E2 and E3 are akin to lightning as Earth rebalances itself from the nuclear explosion. The bad news is we don't have to wait around for nuclear explosions. The Sun will often flare—a bright spike of X-rays and ultraviolet. That's generally not a worry, as Earth's magnetic field and atmosphere protect us. However, the Sun can also emit a CME —a coronal mass ejection. This plasma wave might take days to reach Earth and result in "geomagnetic storms" when it arrives. This can temporarily knock out sections of the power grid and create other forms of excitement for us ground-dwellers.

Not all CMEs hit Earth. Although we caught a big one in 1859, known as the "Carrington Event." The world didn't have much electrical gear then, but telegraph lines were a juicy target with kilometers of cable strung across the landscape. Some telegraph operators could still send and receive messages even with their power supplies disconnected. And there are reports of fires and other spectacular discharges.

A Carrington class storm today would cause tremendous damage. Many people might die during prolonged outages of infrastructure that depend on electrical power. Worse yet, Earth's magnetic field has been weakening at an accelerating rate since that 1859 storm. This is part of a "magnetic excursion" where the Earth's north and south magnetic poles flip every 12,000 years or so.

Geomagnetic storms typically don't destroy small electronics like an EMP, but some believe we may be looking down the barrel of an event that would dwarf the Carrington. In short, the whole planet could be knocked back to pre-industrial times or worse.

So, what can you do? Do what any prepper would do and stockpile the food, water, and other supplies you need. If we are hit with a long-duration or permanent outage, you will want shelter far outside urban areas and some plan for getting there. That means you will also be responsible for your safety. Police will vanish with everything else.

Should you try to preserve any electrical technology? If such facilities survive, a radio to listen for any public broadcasts would be wise. Hand-held walkie-talkies or ham radios could be very helpful. (Don't bother with those cheap radios sold in local hardware stores that do not require an FCC license. You could shout as far.) Get battery-powered lighting and a solar array to charge everything.

For this gear to survive an EMP or powerful geomagnetic storm, it must be stored in a "Faraday cage." Forget those "Faraday bags" for isolating your cell phone or tablet from the network. Think in terms of a steel trashcan with a lid. "Nest" smaller cans inside larger ones, three layers at least. And insulate the cans from one another and the items inside with cardboard, plastic, or other non-conductors. Do not ground the Faraday cage, as a geomagnetic storm can induce currents in the ground. Elevate it on a wooden platform, perhaps.

If the catastrophists are correct (look up videos about "inductance furnaces" online), we might be sent back to the stone age. So focus on other prepping first. If your laptop survives, you can watch I Love Lucy re-runs over the campfire and reminisce about the good ole days.

TURŞU
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Survive to Thrive

By Joyce Smith

My mother taught me how to save money and live smart. She was a child of parents from the depression era and a young woman when WW II hit the world. She continued to practice canning vegetables and knowing how to stock her pantry with dry goods for the rest of her life, even in good times. It is a simple practice and one that will serve you well.

Buying dry goods that only need water to cook is a sage choice. Dried Milk, canned milk, oatmeal, rice, cream of wheat, quinoa, barley, chia seeds, pasta, pancake mixes, biscuit mix, and any powered protein drinks are a few things that you can stock in your pantry. These items have a very long shelf life, and more importantly, they contain carbohydrates and protein.

Buying canned goods or canning your veggies is another wise move. Purchasing canned goods when they are on sale and stocking up is another smart practice. Canning your veggies is not hard. I learned to cold pack veggies, and it's straightforward. I looked on YouTube, and there are many videos on "how to cold pack" or can a variety of foods.

You may ask why this is important. We have already seen how shelves can empty quickly within the last two years. If you think ahead and plan, you will not be caught off guard but will be equipped to survive.

Of course, we keep staples in our pantries, such as flour, sugar, cornstarch, and spices. You may also have cake and brownie mix. I have purchased quick bread mixes such as banana bread, cinnamon apple bread, and pumpkin bread. They are excellent to have on hand if you have an unexpected guest. The loaves of bread will be ready in about an hour and a half, and you will be a fantastic host with delicious treats to go with tea or coffee. Cake mixes, quick bread, tea, and coffee also have a long shelf life.

Where can you purchase these items, you ask? Well, these are my favorite spots Costco, Sam's, and Aldis, to mention a few. I am an "ad" watcher. Most areas send out store ads on Mondays for your local grocery stores or look online for your area. Most stores post their upcoming sales on their websites. Preparedness is not difficult. It's being aware of your needs and what is on sale and stocking up. Don't limit this practice to just food. Think about the products you need and use daily. Please make a list and purchase these items when they are on sale and stock up. Be prepared in season and out of season. Don't be caught off guard!

Joyce Smith is a best-selling author. She lives in Missouri with her husband, Brian, and they have four sons and five grandchildren. She loves to cross-stitch, crochet, and decorate, and she loves sharing how God has blessed her and her family.

Emergency Road Side Assistance Tip

It is getting to be that season where tires are going flat, cars may spin off the road, and weather conditions may put you in a dangerous position. A steadfast tip to remember is roadside assistance companies want to ensure each customer is safe. If you are in an unsafe place, alone, or traveling in the evening (especially by yourself), do not hesitate to tell your road side assistance dispatch that you are in an unsafe area, or you feel unsafe at your current location. You will be bumped up in the queue and your call may be answered much quicker.

Interesting Tidbit

During the Great Depression

Housewives were judged by how many jars they had “put up” during harvest season.
They would show their well-stocked pantry with pride.
They would also gather free food, forging for things like wild asparagus, berries, and nuts. These were considered a treat.
Baked potatoes would not only provide
nutrition but would warm the hands while walking
in cold temperatures. We have a lot to be thankful for!

What method of food preparation will be suitable for me in emergency planning?

The answer to this question, in part, is all of them. There is never a one-size-fits-everything, and food preparedness is no exception. Our top three food preparedness recommendations are growing your own, canning, and freeze-dried. Let‘s briefly explore each of these and see what might be right for you and if a combination might be the best method.

Growing your food at home is just that. You are planting seeds to grow your own fruits and vegetables, making your starters, watering and caring for growing plants, and harvesting foods when ripe. Growing your own foods may sound daunting and exhausting, but it isn't as difficult as it seems. There are many resources to help you, and we have some quick and easy tips and methods for each issue. This method of food preparedness is excellent if you have time (You can produce many plants with minimal care and limited space). Many benefits accompany home-grown foods, such as plant selection, controlling pesticides and chemicals, and fresh farm-to-table appeal for all foods. You can even can your fresh produce! (See next paragraph) Some cons in growing your food: are not enough space to meet the needs of your family, pests, critters, and birds eating vegetation before it’s ripe, and the length of time to wait for foods to grow.

Tip: When starting to grow your food, start small. One or two easy items, such as cucumbers, green beans, or lettuce, will help get you started. You can do some things at a time. Rome wasn't built in a day!

Canning your food ahead of time is a great way to have food on hand in an emergency. Canning is the process by which you cook foods ahead of time (Our favorites are soups, stews, chili - things with sauces) and place them in sterilized jars to be sealed for later usage. Some pros of canning are that you can make foods up to a year before consumption, it needs minimal storage for a plethora of jars, and the process is not complicated when you get the hang of it. The point of canning is also to store food without having to freeze or refrigerate it. This is important if there is a power outage where you can lose all your frozen foods. You can prepare your favorite meals and save them for about a year before needing to eat them right on your pantry shelves. Cons of canning may include improper storage or sealing, which will cause illness when consuming spoiled food. The process is time-consuming and usually becomes an all-day task if you want to make more than one batch of anything. While you have a year to consume foods, you only have a year to consume foods.

Freeze-dried foods are similar to MREs. Have you ever had “moon cheese“ or the identical ice cream astronauts eat? These are freeze-dried foods that last decades before needing to consume. Everything from meats, cheeses, fruits and vegetables, and sweets can be freeze-dried. One of the best pros of this method is a shelf life of up to 25 years without needing a refrigerator or freezer. Food would be plentiful in an EMP or other disaster, depending on how much you make. Some cons of this method are that the initial investment of freeze-dry machines can be pretty costly, upwards of hundreds/thousands of dollars. It is very time-consuming to freeze-dry your foods, and only smaller portions can be done at once. Only a few leading suppliers provide a machine for this food preparation. We recommend looking at Harvest Right (harvestright.com) and 4 Patriots (4patriots.com). 4 Patriots offers already-made food kits for purchase.

Have leftover peels from fruits such as oranges, lemons, or pomegranates? Don't throw them out! Place them in a pan and bake for 30 minutes at 350 degrees. Next, grind the baked peels into a powder. Now you can place the powder in tea bags for fresh tea or mix it with water into a paste and use it for a facial wash. Add a dash of apple cider vinegar for an extra tingle. The anti-oxidants help clear away acne and leave the skin feeling fresh.

Quick Canning Tip: An easy way to prepare your glass jars before canning is to put them in the dishwasher and select SANITIZE during the cleaning. This will get your jars ready to can foods if you are reluctant to boil them in a large pot on the stove. You should boil your lids and tops for about 8 to 10 minutes, but the jars can be done in the dishwasher for ease and convenience.

Due to the pros and cons of each method of food preparedness, we recommend that you try them all and incorporate them into your emergency preparedness planning. Each situation may call for something else, and having options when trying to feed your family is always a good thing. Remember, these descriptions are just a brief overview of these three types of food prep, so be sure to research and find the best methods for you and your family.

There are also many options for purchasing these foods, so you do not have to make them yourself. Fresh foods can be purchased at your local farmers market with little to no pesticides (see our article in the Premier issue of Empowered Magazine on local farmers markets); canning and freeze-drying methods are available through vendors willing to provide these services. Many military or tactical/survival companies have many different MRE choices you can select from to start stocking up on provisions now. Prices are very affordable if you do not want to invest in a freeze-drying machine.

Part of our goal in talking about preparedness methods is to bring people back to the basics and to think a little differently. We have relied so often on the comforts of modern society, and we should, but we also want to ensure you are prepared for any emergency. How would you feed your family if you didn't have the option of shopping at your local market? We want to ensure that you have all the knowledge you need to keep your family healthy and safe.

Helpful Tip

Increase the shelf life of your vegetables

We have all been guilty of buying fresh produce in plastic bags and tossing them in the refrigerator. Unfortunately, plastic bags suffocate your produce. If you switch to canvas or cotton bags, you can transport your fresh produce home and dump them right into the crisper.

Not only will it help your food to stay fresher, but you will also save money by not having to throw out produce that has gone bad quicker than expected.

Helpful Tip

Clean the Crisper

It may seem obvious, but it surprises us how often we must remind people to clean their crisper! Keeping the crisper clean reduces the chances of microorganisms spoiling your fresh foods.

Additionally, storing your foods in glass containers will improve longevity and create a more eco-friendly kitchen.

Meet Archie!
A Sourdough Starter

By Robin Spitters

You may be asking, “What Is Sourdough Starter?” Well, until about two months ago, I really wasn’t sure myself. Here is what I found out after digging around a bit. Sourdough is a wild yeast. It consists of flour, water, and time. Basically, you combine your flour and your water according to a recipe, allowing your mixture to pull the yeast out of the air naturally. Yes, you are literally pulling it out of thin air! It’s what makes the bread rise. You might be familiar with instant, rapid rise, or active yeast in little packets from the grocery store, but Sourdough starter is wild, natural, and delicious! With a bit of care, it can outlast your lifetime!

Once it is fully developed and strong, a healthy starter can literally last 170 years! Starter or leaven is mentioned in the Bible, it fed the Roman Empire, and it nourished the gold rush, and according to BBC.com TRAVEL, Boudin Bakery in San Francisco has been using the same starter for over 170 years. Fun Fact: The original Boudin Bakery was burned down during the 1906 great earthquake and fire. However, Louise Boudin saved the “Mother Dough!” Mother Dough is a term of endearment for sourdough starter. This leads me to a very important, although not mandatory, fact - people NAME their starter! My starter’s name is Archie. Archie means brave, and since making bread from scratch - like from the very leaven to make it rise scratch - I needed some courage.

As it turns out, patience and determination were needed to develop a healthy starter. I just needed the courage to try something I might not be good at! Since one of my goals in life is to continue to try new things, I finally gave it a whirl, and voila’ around three weeks later, I made my first bread! It was a staggering FAIL! Hahaha... Seriously. Not. Good.

My sweet family all tried it and “oohed” and “aahed” over it and made remarkable attempts to make me feel better. This is where the determination came in. I had two choices - forget it and have Boudin ship me a bread order, or continue trying to get better at something I was not good at...yet.

Attempt number two was a beautiful day! My bread turned out so lovely that I did a little dance and literally could not stop eating it. With butter dripping down my smiling face, I plotted out the day I would make bread bowls and cinnamon rolls. I have since made both twice! One day they are divine and lovely, and the next time they are “meh.” I’m sure by continuing to “try,” I will gain a kind of expert consistency. Making bread to me is a kind of art form and is soul care making it, as it nourishes my body by eating it.

Things you might not know about sourdough:

- It is PACKED with health benefits
- High in nutrients and antioxidants
- Healthy carbs - who doesn’t like that?!
- Protein, fiber - improving digestion
- Lowers chronic disease risk
- And can even improve healthy AGING!
- Last but not least, sourdough is recommended as an anti-inflammatory bread because of the fermentation process.

So many benefits, right?

Robin Spitters lives in St. Joseph, Michigan with her husband Tom. They have four wonderful children and eight grandchildren. She loves her home garden, raising chickens, and spending as much time with her family as she can.

Here are a few suggestions before you try making sourdough starter:

- Use a tried and true recipe - I used the recipe by PJ Hamel from the King Arthur Baking website (kingarthurbaking.com). It was the best recipe with the most detailed descriptions.
- Buy a good kitchen scale that has a taring button (this means to zero out the weight of whatever is on the scale at the time of taring - for instance, you will place your starter container on the scale, tap/hold the tare button, and the scale should read zero. Then you can add the weighted measure of ingredients accurately)
- Make sure you have a warm spot to place your starter
- Be patient. The time it takes to develop a starter can vary. My starter took three weeks to be strong and bubbly.

Counter clockwise from top right: I used a rubber band to track Archie's growth each day. Bread bowls waiting for soup. Cinnamon Rolls fresh from the oven.

Interesting Tidbit

From Missy Harmon (Indiana)

1. If you can raise it, or grow it for food, you are able to can it.

2. Your favorite recipe does NOT have to be modified for you to can it.

3. This time honored tradition can, and has been, passed down through the generations.

No One is coming to Save You: Part 2

By G. Russell Reynolds

We live in a time where violent crime is not declining but is rising. Civil unrest, riots, robbery, and break-ins are becoming common in some cities. In the previous article (Premier Issue), I explained that no one is coming to save you, which ultimately means you are responsible for your safety, survival, and well-being. And over 80% of women who get into or even start thinking about self-defense do so after being a victim of crime or violence. It is in your hands to empower yourself never to be a victim.

Previously I imparted to you that awareness is your greatest tool or weapon in self-defense. Criminals look for easy targets, people who are unaware and oblivious of their surroundings and potential danger signs. If you can spot the problem before it happens, you can usually prevent it. We addressed the Color Code of awareness, the OODA Loop, and spacing and boundaries. Hopefully, you have begun to employ these tools in your everyday activities to keep you safe. Remember to trust your instincts! If someone or something doesn't feel right, they or it probably aren't.

Further awareness you can use in your assessment of danger is the behavior and body language of the potential assailant. This is known as behavioral recognition. Most attackers and criminals engage in body language displaying physical indicators or pre-assault cues when ramping up for an attack that are telltale signs of their true intentions. Four of the most common pre-assault signals are:

Grooming - hand gestures around the head or face (brushing hair, wiping brow, rubbing neck, etc.)

Target Glancing - darting glances to the right, left, or behind as they get closer.

Weight Shifting - blading their stance (putting one foot/shoulder forward like a boxing or fighting stance) or shifting their weight from neutral to the front or back to load for power or rapid movement.

Picking - when someone carries a concealed weapon, they will begin picking at their clothing where the weapon is hidden. This can be flipping the edge of a shirt, rubbing or checking it with their hand or elbow to ensure its location.

Additional cues that precede violent behavior include nostril flaring, clenching of the jaw, and shallow breathing. Bouncing on feet, fidgeting, or knee bending into a semi-crouched position also indicate potential violent behavior. "Blading" the body by putting the dominant leg back (think of a boxer's stance or fighting stance) in preparation for attack (the side that is back is the side they will generally attack with), making fists, or repeatedly opening and closing the hands, or obscuring or hiding one or both hands from your vision is usually an indication of reaching for a knife or other weapon.

When observed with awareness, all of these cues will prevent you from being caught off guard or surprised. They will help you maintain an effective OODA Loop, situational awareness, safe space, and the ability to keep yourself out of harm's way.

And sometimes, despite all of this, if someone intends to harm you, CODE RED is unavoidable. If you decide that violence is the only option and is the response that ensures the best chance for your survival and well-being, now we are in CODE RED.

Let me say this; we want to avoid violence if possible. If you must use the tool of violence in self-defense, HOLD NOTHING BACK. You must attack like a rabid, wild hellcat with every ounce of fury and determination. You don't need to be an experienced martial artist. Claw their eyes out if you have to, but DO NOT STOP until you can escape or your would-be assailant cannot threaten you. In short, fight like your life depends on it. Because at that point, it most likely does.

This is where mindset matters most. You must decide that you are the predator, not the prey. I use the word DECIDE very intentionally. The root word "cide" from Latin means to cut or kill, killer, or act of killing, and it is used in the formation of compound words such as pesticide, herbicide, genocide, insecticide, homicide, etc. Therefore, to decide means to cut off or kill all other options or possibilities. So you must DECIDE that you are going to win. You must DECIDE that you are going to go home to see your family. You must DECIDE that this attacker has made a grave mistake in assuming that you are a victim. You are not a sheep. You are a lion!

To again quote self-defense expert Tim Larkin in his book 'Survive the Unthinkable' (which I highly recommend):

"In those rare instances when a violent attack is imminent (asocial violence), there are two factors involved in your survival: knowing what to do (understanding where the vulnerable points on your attacker's body are and the techniques you'll need to injure these targets) and being willing to do it."

Simple enough, right? The surprising thing about what I teach is that it's easy to understand and, believe it or not, very straightforward to accomplish. However, the willingness to do it is not so simple. This is why it's critically important that you be willing to use the mechanics of violence as a survival tool when the situation calls for it. As a woman, you might be concerned that you won't have sufficient strength to fight back, but this wouldn't be your primary problem, as I'll explain shortly. Instead, you're much more likely to be held back by your reluctance to harm someone else.

You can see how mindset matters most in these situations. DECIDE to fight back. DECIDE to win.

From here, we get into physical self-defense. We closed the last article with the question of how you can effectively defend yourself against a larger, stronger, more aggressive assailant. I also mentioned early in the article that most of what I see being taught in "women's self-defense" classes angers me because I see them teaching unrealistic "martial arts" techniques that are not going to work for a woman of lesser size or of lesser aggression than her attacker (or likely work for anyone for that matter).

For a system or technique to truly be considered self-defense, it has to work for everyone. Not just the athletically gifted martial artists with years or decades of experience, not professional fighters, but everyone; men, women, children, old, young, big, small...everyone. Don't get me wrong; many martial arts are very good at their work. Mixed martial arts is based on several of them. But as a woman, are you going to square up with an attacker like you're in the Octagon and trade punches? No! At least not, and survive very long. So it would help if you had something that would realistically work for you. With minimum effort, mechanics, and principles that will serve as a force multiplier, making even the slightest moves will be powerful and effective.

You may guess, as an instructor of MDS (Mastro Defense System), that I may have a bias towards that system, and you'd be right. As much as I love the founder Fred Mastro like a brother and as my teacher and my MDS family, let me assure you my bias is not out of some sense of loyalty or allegiance to a traditional art or master. It's because MDS works. I have studied many martial arts in my life, and I find MDS to be one of the most effective self-defense systems I've ever experienced. It is a system based on biomechanics and science, not strength and athleticism. It is not a dead art, locked in history, culture, and tradition, but a living system constantly evolving, growing, and adapting by looking at what is most effective and finding ways to improve it.

While MDS is huge in Europe (Fred Mastro is based in Belgium), it is just beginning to grow in the US. Finding an MDS instructor in your area may be challenging, but we are increasing and can travel for seminars and private instruction. You may also remember in the previous article that I said teaching by principles rather than techniques is more effective.

Our next edition of Empowered will cover a few principles of physical self-defense. Remember that the first principle is still awareness, and the second principle is still spacing, the reactionary gap, and boundaries, including having your hands up in that non-confrontational defensive stance. Remember, action is always faster than reaction. So if you have the slightest suspicion of attack or aggression, if someone is even on the border or outer fringe of your reactionary gap, you'd better have your hands up and ready, or you are setting yourself up to fail.

Above all, and I can't say enough, if you can avoid conflict, problem, or confrontation, do so. That's why we are aware and on alert. I know there is always a heavy price to pay for exacting the tool of violence. That's why we say violence is rarely the answer because that price can often be jail, hospital, or death for one or both parties. So listen to your instincts, don't put yourself in vulnerable situations or circumstances, pay attention to your surroundings and the people and things in them that could be potential threats, and decide that you will never be a victim and carry yourself confidently!

G. Russell Reynolds has been involved in self-defense, martial arts, and health fitness for over 30 years. Russell lives in Los Angeles and is available to private and group instruction.
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Emergency Tip

TWO THINGS TO HELP YOU BE PREPARED

#1 - Learn a skill
If an EMP hits or a natural disaster takes out an entire city, life will devastate many people. Figure out a skill that you can master to allow you to create a product or service that might be able to bring you a little income and security for your family. If you are particularly good at growing food and canning, keep a variety of stock to barter with others in your community. Know how to sew? Stock up on various fabric types to make clothes for members of your community. Good at building things? Hone your skills to help your community repair and build needed things like fire pits for heat in the winter.

#2 - Stock up on at least one or two commodities you know will be in short supply. For instance, if the power grid fails, electricity will not be available in our homes. Stock up on candles to use for barter and trade. Heat in the winter will be brutal without heating units. Stock up on wood and matches to barter with your neighbors with fireplaces or pits in their yards.

The best way to start preparing as best you can is to start talking with your neighbors now and creating a community. Start with a small social gathering in someone's yard and getting to know those people directly on your street. Expand it to the block, and spread it out as far as you are comfortable. Then begin conversations about being prepared in the event of an emergency and see if you can start to devise a plan with your neighbors to cover all emergency supplies.

What to have on hand in an Emergency

One of the most common questions at Empowered is, “Do you have a list of emergency supplies we should have on hand at home?” Honestly, answering this question for each person is very difficult because every person we come across has different needs. Their families are different, their jobs are different, and their lifestyles are different. Everyone will have different lists that only they can identify according to their needs.

We know the thought of an emergency can be terrifying. While we don’t want you to live in fear, we want you to live in wisdom. We’ve come up with a list of general supplies to have on hand in your home that go beyond the basics of food, water, and clothes.

Your supplies should always be stored in a safe place with clearly marked containers and easy access in case you need it. This list is not exhaustive, but this is a start. We will keep adding to the index for each issue as readers send in their comments.

Medical Supplies

- Bandages of all kinds and sizes.
- Sterile gauze and medical tape.
- Splints.
- Activated charcoal (suitable for food poisoning).
- Laxatives (MREs are powder-based and may cause constipation).
- Prescription medications for family and pets.
- Aspirin, Tylenol.
- Neosporin.
- Benadryl.
- Alcohol.
- Vitamins.

Food

- MRE (Meals Ready to Eat - add water - see our Sun Kettle recommendation in the premier issue. Heats water in about 45 minutes for MREs and other needs).
- Grill & Propane (realize that if food becomes scarce and others smell your grill, it will attract attention to your home). Additionally, some reports state that being around propane during an EMP could be dangerous.
- Honey (it never spoils and, when purchased by a local farmer within 20-50 miles of where you live, provides needed health benefits. See our tips on Honey and health benefits in our Premier Issue).
- Oils (Try avocado and coconut oil).
- Oatmeal and other dried goods.
- Canned goods such as tuna and chicken.
- Organic coconut butter.
- Ghee (butter that doesn’t have to be refrigerated).
- Baby food/formula.
- Any canning or freeze-dried goods (see our articles on food prep options and what might work best for you - start learning now).
- Don't forget your pets! Have extra food on hand for those fuzzy loves in your family.
- Finally, don't forget to have enough water for you and your family. Try to have at least a gallon a day per person for a week. For instance, if you are married with three kids, try to have seven 5-gallon jugs.

Additional Supplies

- Trash Bags - all sizes.
- Large, 5-gallon buckets.
- Zip Ties - all sizes.
- Tarps - large and small (brown or green for camouflage).
- Coffee Filters - can be used as a first step in cleaning water.
- Toothpaste, baby wipes, floss, mouthwash - hygiene will be essential and complex when conserving water.
- Bug Spray.
- Candles.
- Matches/Lighters (get a waterproof container to hold a supply in case of flooding or other element damage).
- Tools - hammer, nails, screws, duct tape, box cutters/blades.
- Flashlights (store with batteries close by, not in the flashlight) - several solar options are available for purchase.
- Flares.
- Solar Lanterns.
- Extra cash - recommended three-months worth.
- Survival Backpack - keep a pack of essential supplies if you need to leave. Try and bring enough for at least three days for your entire family.

Protections

- Guns & Bullets (always keep firearms in a locked safe away from children).
- Ropes.
- Knives.
- Bear Spray/Pepper Spray.
- Large Boards to Cover Windows.
- Guard Dog.

You probably have many of these items at home already, but we recommend you get extra. We also recommend that you keep emergency supplies separate, so you always know you have what you need. The final recommendation, which is the hard one, do NOT dip into your emergency supplies. If you run out of household supplies such as batteries, Benadryl, or coffee filters, do not get them from your emergency supply. If you are too busy to replenish your house supplies, you won't replenish your emergency ones any better. Emergency supplies need to be reserved for just that, an emergency.

It is essential to be prepared as much as possible; however, take notice of creating a community around your dwelling, as you will always be stronger in a group during an emergency. Please get to know the people around you and see their stand on emergency preparedness. Be ready for some pushback and devise a plan to protect yourself and your family against desperate people who are less prepared than you.

Finally, go over an emergency plan with your family. In the event of an emergency, have a clearly laid out plan for what to expect, how to get home, or how to connect with each other in times of trouble.

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